

SCJ, INC.

| | CPP Disbursement Date 12/23/2008 | RSSD (Holding Company) 3811467 | Number of Insured Depository Institutions 5 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2010 \$ millions | 2011 \$ millions | %chg from prev | | |
| Assets | \$2,217 | \$2,383 | 7.5% | | |
| Loans | \$1,468 | \$1,590 | 8.3% | | |
| Construction & development | \$120 | \$82 | -31.5% | | |
| Closed-end 1-4 family residential | \$43 | \$87 | 103.4% | | |
| Home equity | \$51 | \$52 | 1.6% | | |
| Credit card | \$2 | \$2 | 2.3% | | |
| Other consumer | \$15 | \$7 | -55.3% | | |
| Commercial & Industrial | \$545 | \$626 | 14.9% | | |
| Commercial real estate | \$626 | \$658 | 5.0% | | |
| | | | | | |
| Unused commitments | \$383 | \$525 | 37.2% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$198 | \$306 | 54.2% | | |
| Asset-backed securities | \$9 | \$4 | -54.6% | | |
| Other securities | \$125 | \$101 | -19.0% | | |
| Cash & balances due | \$194 | \$168 | -13.1% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$59 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$57 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$1,971 | \$2,120 | 7.5% | | |
| Deposits | \$1,906 | \$2,065 | 8.3% | | |
| Total other borrowings | \$40 | \$26 | -35.2% | | |
| FHLB advances | \$30 | \$25 | -18.3% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$246 | \$263 | 6.9% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$41 | \$19 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 12.3% | 11.1% | -- | | |
| Tier 1 risk based capital ratio | 14.7% | 13.3% | -- | | |
| Total risk based capital ratio | 15.8% | 14.5% | -- | | |
| Return on equity ¹ | 4.3% | 2.1% | -- | | |
| Return on assets ¹ | 0.5% | 0.2% | -- | | |
| Net interest margin ¹ | 4.4% | 5.0% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 50.5% | 63.2% | -- | | |
| Loss provision to net charge-offs (qtr) | 160.8% | 190.3% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.7% | 0.2% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2010 | 2011 | 2010 | 2011 | |
| Construction & development | 24.6% | 4.3% | 1.5% | 0.0% | -- |
| Closed-end 1-4 family residential | 8.8% | 2.7% | 0.2% | 0.0% | -- |
| Home equity | 1.5% | 0.3% | 0.0% | 0.7% | -- |
| Credit card | 0.0% | 0.0% | 0.1% | 0.0% | -- |
| Other consumer | 0.4% | 2.2% | 0.8% | 0.4% | -- |
| Commercial & Industrial | 1.7% | 2.0% | 0.2% | 0.0% | -- |
| Commercial real estate | 3.7% | 3.5% | 0.0% | 0.1% | -- |
| Total loans | 4.5% | 2.7% | 0.2% | 0.1% | -- |